

**ELECTRONIC ACCOUNT SETTLEMENT APPARATUS,  
ELECTRONIC SETTLEMENT METHOD, STORAGE MEDIUM, AND  
COMPUTER DATA SIGNAL**

**ABSTRACT OF THE DISCLOSURE**

A remitter gains access to the transfer page of server to send remitter ID, amount of remittance. The server reduces the balance of electronic money for the remitter by an amount corresponding to the amount of remittance, generates remitee ID to give electronic money corresponding to the amount of remittance to the remitee. However, since the electronic money is invalidated, validation ID for validating the electronic money is sent to the remitter. The remitee sends remitee ID to the server and confirms the reception of electronic money. After that, the remitee sends remitee ID and validation ID to the server. The server validates the electronic money by use of the validation ID.

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